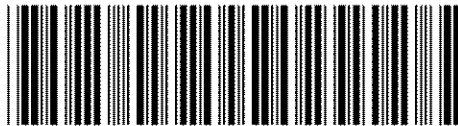


Mr. Cooper
P.O. Box 9095
Temecula, CA 92589-9095



2347202853

PRESORT
First-Class Mail
U.S. Postage and
Fees Paid
WSO

Send Payments to:
Mr. Cooper
PO Box 650783
Dallas, TX 75265-0783

20190919-160



JAMES D GOCHIE
28 COOLIDGE ST
WEST NEWFIELD, ME 04095-3348



ME_NOI

09/19/2019

JAMES D GOCHIE
28 COOLIDGE ST
WEST NEWFIELD, ME 04095-3348

Loan Number:
Property Address: 776 MAPLEWOOD RD
WEST NEWFIELD, ME 04095

Dear JAMES D GOCHIE:

If you are represented by an attorney, please send this notice to your attorney.

Mr. Cooper is the mortgage loan servicer for the above referenced loan.

This notice is being sent as required by the terms of the security instrument securing your mortgage loan.

Your loan is currently past due for the 06/01/2009 payment and is due for all payments from and including that date. The failure to make these payments is a default under the terms and conditions of the mortgage loan.

As of 09/19/2019 the amount of the debt that must be paid to cure the default is \$102,648.01, which includes the sum of payments that have come due on and after the date of default 06/01/2009, any late charges, periodic adjustments to the payment amount (if applicable), attorney fees and expenses of collection. The total amount due to cure the default does not include any amounts that become due after the date of this notice.

Next Payment Due Date:	06/01/2009
Total Monthly Payments Due:	\$98,949.21
Late Charges:	\$416.70
Other Charges:	Uncollected NSF Fees: \$0.00
	Other Fees: \$0.00
	Corporate Advance Balance: \$3,282.10
	Unapplied Balance: <u>(\$0.00)</u>

TOTAL YOU MUST PAY TO CURE DEFAULT: \$102,648.01

All reinstatement payments must be made payable in **certified funds, cashier's check or money order(s)** and **Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.**

Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.



mailed to **Mr. Cooper, PO Box 650783, Dallas, TX 75265-0783** or overnight delivery to **Mr. Cooper, Attn. Payment Processing, 800 State Highway 121 Bypass, Lewisville, TX 75067**. You may call Mr. Cooper at 888-480-2432 if you have questions regarding your account or write to Mr. Cooper, 8950 Cypress Waters Blvd., Dallas, TX 75019.

\$102,648.01 must be paid by the 35th day from receipt of this notice (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter) in order to cure the default.

Your right to cure this default as referenced herein does not suspend your payment obligations. Pursuant to the terms of the Note, the next payment due on 10/01/2019 is still due on 10/01/2019 (or if said date(s) falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter).

Failure to pay **\$102,648.01** by the 35th day from receipt of this notice (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter), may result in acceleration of the sums secured by the Security Instrument, foreclosure proceedings and sale of the property.

In the event of acceleration, you have the right to reinstate the loan after acceleration and the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under this Security Instrument, and to present any other defenses that you may have.

If you meet the conditions in the Mortgage, you will have the right to have the Lender's enforcement of the Security Instrument discontinued and to have the Note and the Security Instrument remain fully effective as if immediate payment in full had not been required.

You have the right to reinstate the loan after acceleration until such time as a foreclosure judgment has been entered if you: 1) pay the full amount that then would be due as if immediate payment in full had not been required; 2) correct your failure to keep any of your other promises or agreements made in the note and mortgage; 3) pay all of lender's reasonable expenses in enforcing the note and mortgage including, for example, reasonable attorneys' fees; and 4) do whatever lender reasonably requires to assure that lender's rights in the subject property, lender's rights under the note and mortgage, and your obligations under the note and mortgage remain unchanged.

This default, and any legal action that may occur as a result, may be reported to one or more local and national credit reporting agencies by Mr. Cooper.

If you request in writing, Mr. Cooper will not contact you by phone at your place of employment. Furthermore, if you request in writing not to be contacted, Mr. Cooper will not contact you, except to send statutorily and/or contractually required legal notice(s).

You may have options available to you to help you avoid foreclosure. You may discuss available options with Mr. Cooper, the Investor or a counselor approved by the United States Department of Housing and Urban Development ("HUD"). You are encouraged to explore available options prior to the end of your right-to-cure period. Please call Mr. Cooper's Foreclosure Prevention Department at 888-480-2432 for additional information or to request an interview for the purpose of resolving the past due account. You may also visit https://www.mrcooper.com/support/mortgage_assistance for additional information, to see what options may be available to you, and to submit an application for assistance.

All homeowners are eligible for housing counseling services through the U.S. Department of Housing and Urban Development (HUD). We have also attached a list, including the name, address and telephone number and other contact information for all counseling agencies approved by HUD to assist Maine consumers. You may also call the Homeownership Preservation Foundation at 1-888-995-HOPE (4673) or visit <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>.

Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment. To determine whether this option is available, contact Mr. Cooper Foreclosure Prevention at 888-480-2432, or by mail at 8950 Cypress Waters Blvd., Dallas, TX 75019, or visit www.mrcooper.com for additional information and to see what options are available.

Attention Servicemembers and Dependents: Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure without a court order. If you are currently in the military service, or have been within the last 12 months, AND joined after signing the Note and Security Instrument now in default, please notify Mr. Cooper immediately. Please notify us of your active duty status in order to receive an interest rate reduction to 6%. Notice must be received no later than 180 days after your military services ends. It is not necessary to notify us of your military status in order to obtain foreclosure protection; however, we will be better able to assist you if you notify us of your military status as soon as possible. When contacting Mr. Cooper as to your military service, you may be required to provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at Military OneSource (www.militaryonesource.mil; 1-800-342-9647), Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>), and HUD-certified housing counseling agencies (<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>). You may also call Mr. Cooper toll-free at 888-480-2432 if you have questions about your rights under SCRA.

Please disregard this notice if a payment sufficient to cure the default has already been sent.

Sincerely,

Raul Ronces
Dedicated Loan Specialist
Mr. Cooper
866-316-2432 ext. 3021046
8950 Cypress Waters Blvd.
Dallas, TX 75019



Agencies located in MAINE

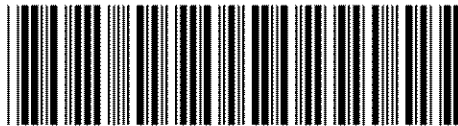
Agency Name	Phone, Toll-Free, Fax Number, Email, Website	Address
MAINE STATE HOUSING AUTHORITY	Phone: 207-626-4670 Toll-free: 800-452-4668 Fax: 207-626-4678 E-mail: mdrost@mainehousing.org Website: www.mainehousing.org	353 Water Street AUGUSTA, Maine 04330-4665
MAINE STATE HOUSING AUTHORITY	Phone: 207-626-4670 E-mail: dkjohnson@mainehousing.org Website: www.mainehousing.org	353 Water St Augusta, Maine 04330-8113
PENQUIS COMMUNITY ACTION PROGRAM	Phone: 207-974-2403 Toll-free: 888-424-0151 Fax: 207-973-3699 E-mail: hmassow@penquis.org Website: www.penquis.org	262 Harlow Street BANGOR, Maine 04401-4952
MIDCOAST MAINE COMMUNITY ACTION	Phone: 207-442-7963-0114 Toll-free: 800-221-2221 Fax: 207-442-0122 E-mail: theresa.dow@mrmcacr.org Website: midcoastmainecommunityaction.org	34 Wing Farm Pkwy Bath, Maine 04530-1515
COASTAL ENTERPRISES, INCORPORATED	Phone: 207-504-5900 Toll-free: 877-340-2649 E-mail: jason.thomas@ceimaine.org Website: www.ceimaine.org	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510
FOUR DIRECTIONS DEVELOPMENT CORPORATION	Phone: 207-866-6545 Fax: 207-868-6553 E-mail: accounting@fourdirectionsmaine.org Website: www.fourdirectionsmaine.org	20 Godfrey Drive ORONO, Maine 04473-3610
AVESTA HOUSING DEVELOPMENT CORPORATION	Phone: 207-553-7780-3347 Toll-free: 800-339-6516 Fax: 207-553-7778 E-mail: ndigeronimo@avestahousing.org Website: www.avestahousing.org	307 Cumberland Avenue PORTLAND, Maine 04101-4920
MONEY MANAGEMENT INTERNATIONAL - SOUTH PORTLAND	Phone: 866-232-9080 Toll-free: 866-232-9080 Fax: 866-921-5129 E-mail: counselinginfo@moneymanagement.org Website: www.moneymanagement.org	477 Congress St 5th Floor Portland, Maine 04101
PROSPERITY ME - FKA COMMUNITY FINANCIAL LITERACY	Phone: 207-797-7890 E-mail: crwaganje@prosperityme.org Website: prosperityme.org/	62 Elm St Ste 2 Portland, Maine 04101-3092
AROOSTOOK COUNTY ACTION PROGRAM, INC.	Phone: 207-764-3721 E-mail: N/A Website: www.acap-me.org	771 Main St Presque Isle, Maine 04769-2201
YORK COUNTY COMMUNITY ACTION AGENCY	Phone: 207-459-2903 Fax: 207-490-5026 E-mail: Meaghan.Arzberger@yccac.org Website: www.yccac.org	6 Spruce Street SANFORD, Maine 04073-2917
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	Phone: 207-333-6419 Fax: 207-795-4069 E-mail: homequest@community-concepts.org Website: www.community-concepts.org	17 Market Sq South Paris, Maine 04281-1533



Agencies located in MAINE

KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	Phone: 800-542-8227 E-mail: N/A Website: www.kvcap.org	97 Water St Waterville, Maine 04901-6339
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Mr. Cooper
P.O. Box 9095
Temecula, CA 92589-9095



2347202854

PRESORT
First-Class Mail
U.S. Postage and
Fees Paid
WSO

Send Payments to:
Mr. Cooper
PO Box 650783
Dallas, TX 75265-0783

20190919-160

JAMES D GOCHIE
776 MAPLEWOOD RD
WEST NEWFIELD, ME 04095-3309



09/19/2019

JAMES D GOCHIE
776 MAPLEWOOD RD
WEST NEWFIELD, ME 04095-3309

Loan Number:
Property Address: 776 MAPLEWOOD RD
WEST NEWFIELD, ME 04095

Dear JAMES D GOCHIE:

If you are represented by an attorney, please send this notice to your attorney.

Mr. Cooper is the mortgage loan servicer for the above referenced loan.

This notice is being sent as required by the terms of the security instrument securing your mortgage loan.

Your loan is currently past due for the 06/01/2009 payment and is due for all payments from and including that date. The failure to make these payments is a default under the terms and conditions of the mortgage loan.

As of 09/19/2019 the amount of the debt that must be paid to cure the default is \$102,648.01, which includes the sum of payments that have come due on and after the date of default 06/01/2009, any late charges, periodic adjustments to the payment amount (if applicable), attorney fees and expenses of collection. The total amount due to cure the default does not include any amounts that become due after the date of this notice.

Next Payment Due Date:	06/01/2009
Total Monthly Payments Due:	\$98,949.21
Late Charges:	\$416.70
Other Charges:	Uncollected NSF Fees: \$0.00
	Other Fees: \$0.00
	Corporate Advance Balance: \$3,282.10
	Unapplied Balance: <u>(\$0.00)</u>

TOTAL YOU MUST PAY TO CURE DEFAULT: \$102,648.01

All reinstatement payments must be made payable in **certified funds, cashier's check or money order(s)** and **Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.**

Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.



mailed to **Mr. Cooper, PO Box 650783, Dallas, TX 75265-0783** or overnight delivery to **Mr. Cooper, Attn. Payment Processing, 800 State Highway 121 Bypass, Lewisville, TX 75067**. You may call Mr. Cooper at 888-480-2432 if you have questions regarding your account or write to Mr. Cooper, 8950 Cypress Waters Blvd., Dallas, TX 75019.

\$102,648.01 must be paid by the 35th day from receipt of this notice (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter) in order to cure the default.

Your right to cure this default as referenced herein does not suspend your payment obligations. Pursuant to the terms of the Note, the next payment due on 10/01/2019 is still due on 10/01/2019 (or if said date(s) falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter).

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In the event of acceleration, you have the right to reinstate the loan after acceleration and the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under this Security Instrument, and to present any other defenses that you may have.

If you meet the conditions in the Mortgage, you will have the right to have the Lender's enforcement of the Security Instrument discontinued and to have the Note and the Security Instrument remain fully effective as if immediate payment in full had not been required.

You have the right to reinstate the loan after acceleration until such time as a foreclosure judgment has been entered if you: 1) pay the full amount that then would be due as if immediate payment in full had not been required; 2) correct your failure to keep any of your other promises or agreements made in the note and mortgage; 3) pay all of lender's reasonable expenses in enforcing the note and mortgage including, for example, reasonable attorneys' fees; and 4) do whatever lender reasonably requires to assure that lender's rights in the subject property, lender's rights under the note and mortgage, and your obligations under the note and mortgage remain unchanged.

This default, and any legal action that may occur as a result, may be reported to one or more local and national credit reporting agencies by Mr. Cooper.

If you request in writing, Mr. Cooper will not contact you by phone at your place of employment. Furthermore, if you request in writing not to be contacted, Mr. Cooper will not contact you, except to send statutorily and/or contractually required legal notice(s).

You may have options available to you to help you avoid foreclosure. You may discuss available options with Mr. Cooper, the Investor or a counselor approved by the United States Department of Housing and Urban Development ("HUD"). You are encouraged to explore available options prior to the end of your right-to-cure period. Please call Mr. Cooper's Foreclosure Prevention Department at 888-480-2432 for additional information or to request an interview for the purpose of resolving the past due account. You may also visit https://www.mrcooper.com/support/mortgage_assistance for additional information, to see what options may be available to you, and to submit an application for assistance.

All homeowners are eligible for housing counseling services through the U.S. Department of Housing and Urban Development (HUD). We have also attached a list, including the name, address and telephone number and other contact information for all counseling agencies approved by HUD to assist Maine consumers. You may also call the Homeownership Preservation Foundation at 1-888-995-HOPE (4673) or visit <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>.

Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment. To determine whether this option is available, contact Mr. Cooper Foreclosure Prevention at 888-480-2432, or by mail at 8950 Cypress Waters Blvd., Dallas, TX 75019, or visit www.mrcooper.com for additional information and to see what options are available.

Attention Servicemembers and Dependents: Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure without a court order. If you are currently in the military service, or have been within the last 12 months, AND joined after signing the Note and Security Instrument now in default, please notify Mr. Cooper immediately. Please notify us of your active duty status in order to receive an interest rate reduction to 6%. Notice must be received no later than 180 days after your military services ends. It is not necessary to notify us of your military status in order to obtain foreclosure protection; however, we will be better able to assist you if you notify us of your military status as soon as possible. When contacting Mr. Cooper as to your military service, you may be required to provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at Military OneSource (www.militaryonesource.mil; 1-800-342-9647), Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>), and HUD-certified housing counseling agencies (<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>). You may also call Mr. Cooper toll-free at 888-480-2432 if you have questions about your rights under SCRA.

Please disregard this notice if a payment sufficient to cure the default has already been sent.

Sincerely,

Raul Ronces
Dedicated Loan Specialist
Mr. Cooper
866-316-2432 ext. 3021046
8950 Cypress Waters Blvd.
Dallas, TX 75019



Agencies located in MAINE

Agency Name	Phone, Toll-Free, Fax Number, Email, Website	Address
MAINE STATE HOUSING AUTHORITY	Phone: 207-626-4670 Toll-free: 800-452-4668 Fax: 207-626-4678 E-mail: mdrost@mainehousing.org Website: www.mainehousing.org	353 Water Street AUGUSTA, Maine 04330-4665
MAINE STATE HOUSING AUTHORITY	Phone: 207-626-4670 E-mail: dkjohnson@mainehousing.org Website: www.mainehousing.org	353 Water St Augusta, Maine 04330-8113
PENQUIS COMMUNITY ACTION PROGRAM	Phone: 207-974-2403 Toll-free: 888-424-0151 Fax: 207-973-3699 E-mail: hmassow@penquis.org Website: www.penquis.org	262 Harlow Street BANGOR, Maine 04401-4952
MIDCOAST MAINE COMMUNITY ACTION	Phone: 207-442-7963-0114 Toll-free: 800-221-2221 Fax: 207-442-0122 E-mail: theresa.dow@mrmcacr.org Website: midcoastmainecommunityaction.org	34 Wing Farm Pkwy Bath, Maine 04530-1515
COASTAL ENTERPRISES, INCORPORATED	Phone: 207-504-5900 Toll-free: 877-340-2649 E-mail: jason.thomas@ceimaine.org Website: www.ceimaine.org	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510
FOUR DIRECTIONS DEVELOPMENT CORPORATION	Phone: 207-866-6545 Fax: 207-868-6553 E-mail: accounting@fourdirectionsmaine.org Website: www.fourdirectionsmaine.org	20 Godfrey Drive ORONO, Maine 04473-3610
AVESTA HOUSING DEVELOPMENT CORPORATION	Phone: 207-553-7780-3347 Toll-free: 800-339-6516 Fax: 207-553-7778 E-mail: ndigeronimo@avestahousing.org Website: www.avestahousing.org	307 Cumberland Avenue PORTLAND, Maine 04101-4920
MONEY MANAGEMENT INTERNATIONAL - SOUTH PORTLAND	Phone: 866-232-9080 Toll-free: 866-232-9080 Fax: 866-921-5129 E-mail: counselinginfo@moneymanagement.org Website: www.moneymanagement.org	477 Congress St 5th Floor Portland, Maine 04101
PROSPERITY ME - FKA COMMUNITY FINANCIAL LITERACY	Phone: 207-797-7890 E-mail: crwaganje@prosperityme.org Website: prosperityme.org/	62 Elm St Ste 2 Portland, Maine 04101-3092
AROOSTOOK COUNTY ACTION PROGRAM, INC.	Phone: 207-764-3721 E-mail: N/A Website: www.acap-me.org	771 Main St Presque Isle, Maine 04769-2201
YORK COUNTY COMMUNITY ACTION AGENCY	Phone: 207-459-2903 Fax: 207-490-5026 E-mail: Meaghan.Arzberger@yccac.org Website: www.yccac.org	6 Spruce Street SANFORD, Maine 04073-2917
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	Phone: 207-333-6419 Fax: 207-795-4069 E-mail: homequest@community-concepts.org Website: www.community-concepts.org	17 Market Sq South Paris, Maine 04281-1533



Agencies located in MAINE

KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	Phone: 800-542-8227 E-mail: N/A Website: www.kvcap.org	97 Water St Waterville, Maine 04901-6339
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Nationstar Mortgage, LLC
P.O. Box 9095
Temecula, CA 92589-9095

PS form 3665
Type of Mailing:
CERTIFICATE OF MAILING
September 19, 2019

List Number of Pieces
Listed by Sender

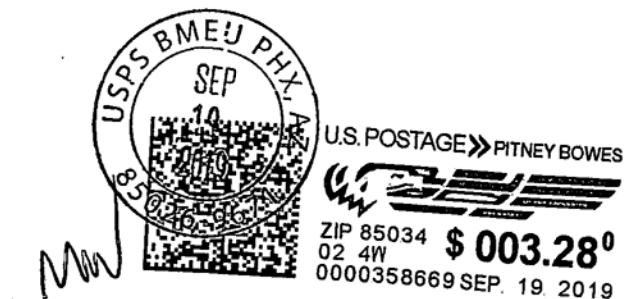
8

Total Number of Pieces
Received at Post office

Postmaster:
Name of receiving employee

Dated:

Line	Reference	Tracking Number	Name, Street & P.O. Address	Postage	Fee
1	596635835	2347202849	DAVID M MOULTON 12220 CASA GRANDE DR DALLAS, TX 75253-3038	\$0.650	\$0.41
2	596635835	2347202850	DAVID M MOULTON 60 SAM ALLEN RD SANFORD, ME 04073-4470	\$0.650	\$0.41
3	596635835	2347202851	SUSAN L MOULTON 12220 CASA GRANDE DR DALLAS, TX 75253-3038	\$0.650	\$0.41
4	596635835	2347202852	SUSAN L MOULTON 60 SAM ALLEN RD SANFORD, ME 04073-4470	\$0.650	\$0.41
5	618835847	2347202853	JAMES D GOCHIE 28 COOLIDGE ST WEST NEWFIELD, ME 04095-3348	\$0.650	\$0.41
6	618835847	2347202854	JAMES D GOCHIE 776 MAPLEWOOD RD WEST NEWFIELD, ME 04095-3309	\$0.650	\$0.41
7	658826003	2347202855	STACEY L MACKENZIE 5 WILDWOOD LNDG SABATTUS, ME 04280-4329	\$0.650	\$0.41
8	658826003	2347202856	STACEY L MACKENZIE 105 GAGNE ST LEWISTON, ME 04240-4516	\$0.650	\$0.41
Totals				\$5.20	\$3.28
Grand Total:					\$8.48



Mr. Cooper
P.O. Box 9095
Temecula, CA 92589-9095

Mr. Cooper[®]
THE FACE OF HOME LOANS



2347202853

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First-Class
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Fees Paid
WSO

20190919-160

JAMES D GOCHIE
28 COOLIDGE ST
WEST NEWFIELD, ME 04095-3348

850 NFE 127041810009/20/1
FORWARD TIME EXP RTN TO SEND
GOCHIE JAMIE D
776 MAPLEWOOD RD
WEST NEWFIELD ME 04095-3300

RETURN TO SENDER

IAD-IP1 92589-9095
04095

